




The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-866-633-2446 or visit [welcometouhc.com](http://welcometouhc.com). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<u>Network</u> : \$4,000 Individual / \$8,000 Family Per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> and categories with a <u>copay</u> may be covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	<u>Network</u> : \$7,000 Individual / \$14,000 Family Per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.myuhc.com">www.myuhc.com</a> or call 1-866-633-2446 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a referral to see a specialist?</b>	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

 All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider with Referral (You will pay the least)	Network Provider without Referral (You may pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	Not Covered	<p><u>Primary Care Physician</u> must be assigned to member. <u>Primary Care</u> includes network OB/GYNs – no <u>referral</u> required.</p> <p>Under age 19 - <u>Network</u> visits are covered at No Charge.</p> <p>If you receive services in addition to office visit, additional <u>copays</u>, <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.</p>
	<u>Specialist</u> visit	\$60 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	Not Covered	<p>We only accept electronic referrals from the assigned PCP.</p> <p>If you receive services in addition to office visit, additional <u>copays</u>, <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.</p>
	<u>Preventive care/ screening/ immunization</u>	No Charge	Not Covered	Not Covered	<p>You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.</p>
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$40 <u>copay</u> per service, <u>deductible</u> does not apply	\$40 <u>copay</u> per service, <u>deductible</u> does not apply	Not Covered	None
	Imaging (CT/PET scans, MRIs)	\$500 <u>copay</u> per service, <u>deductible</u> does not apply	\$500 <u>copay</u> per service, <u>deductible</u> does not apply	Not Covered	None
If you need drugs to treat your illness or condition More information about	Tier 1 - Your Lowest Cost Option	Retail: \$15 <u>copay</u> , <u>deductible</u> does not apply Mail-Order: \$37.50 <u>copay</u> , <u>deductible</u> does not apply Specialty Drugs: \$15 <u>copay</u> , <u>deductible</u> does	Retail: \$15 <u>copay</u> , <u>deductible</u> does not apply Mail-Order: \$37.50 <u>copay</u> , <u>deductible</u> does not apply Specialty Drugs: \$15 <u>copay</u> , <u>deductible</u> does	Not Covered	<p>Provider means pharmacy for purposes of this section.</p> <p>Retail: Up to a 31-day supply.</p> <p>Mail-Order or Preferred 90-Day Retail Network pharmacy: Up to a 90-day supply.</p> <p>Specialty drugs are not covered through mail order.</p> <p>You may need to obtain certain drugs,</p>

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider with Referral (You will pay the least)	Network Provider without Referral (You may pay more)	Out-of-Network Provider (You will pay the most)	
<p><u>prescription drug coverage</u> is available at <a href="http://welcometouhc.com">welcometouhc.com</a></p>		not apply	not apply		<p>including certain specialty drugs, from a pharmacy designated by us. Certain drugs may have a preauthorization requirement or may result in a higher cost. If you use an out-of-network pharmacy (including a mail order pharmacy), you may be responsible for any amount over the allowed amount. Certain preventive medications (including certain contraceptives) and the List of Zero Cost Share Medications are covered at No Charge. See the website listed for information on drugs covered by your plan. Not all drugs are covered. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.</p>
	Tier 2 - Your Mid-Range Cost Option	Retail: \$45 <u>copay</u> , <u>deductible</u> does not apply Mail-Order: \$112.50 <u>copay</u> , <u>deductible</u> does not apply Specialty Drugs: \$100 <u>copay</u> , <u>deductible</u> does not apply	Retail: \$45 <u>copay</u> , <u>deductible</u> does not apply Mail-Order: \$112.50 <u>copay</u> , <u>deductible</u> does not apply Specialty Drugs: \$100 <u>copay</u> , <u>deductible</u> does not apply	Not Covered	
	Tier 3 - Your Mid-Range Cost Option	Retail: \$85 <u>copay</u> , <u>deductible</u> does not apply Mail-Order: \$212.50 <u>copay</u> , <u>deductible</u> does not apply Specialty Drugs: \$300 <u>copay</u> , <u>deductible</u> does not apply	Retail: \$85 <u>copay</u> , <u>deductible</u> does not apply Mail-Order: \$212.50 <u>copay</u> , <u>deductible</u> does not apply Specialty Drugs: \$300 <u>copay</u> , <u>deductible</u> does not apply	Not Covered	
	Tier 4 – Your Highest Cost Option	Not Applicable	Not Applicable	Not Applicable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	Not Covered	Not Covered	None
	Physician/surgeon fees	20% <u>coinsurance</u>	Not Covered	Not Covered	None
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	*20% <u>coinsurance</u>	\$500 per occurrence <u>deductible</u> applies prior to the overall <u>deductible</u> . * <u>Network deductible</u> applies.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	*20% <u>coinsurance</u>	* <u>Network deductible</u> applies.

\*For more information about limitations and exceptions, see the plan or policy document at [welcometouhc.com](http://welcometouhc.com).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider with Referral (You will pay the least)	Network Provider without Referral (You may pay more)	Out-of-Network Provider (You will pay the most)	
	<u>Urgent Care</u>	\$25 <u>copay</u> per visit, <u>deductible</u> does not apply	\$25 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	Not Covered	Not Covered	None
	Physician/surgeon fees	20% <u>coinsurance</u>	Not Covered	Not Covered	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$30 <u>copay</u> per visit, <u>deductible</u> does not apply	\$30 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	<u>Network</u> Partial hospitalization/intensive outpatient treatment: No Charge <u>Network</u> Intensive Behavior Therapy (ABA), TMS, ECT, MAT and Psych Testing: No Charge See your policy or <u>plan</u> document for additional information about Employee Assistance Program (EAP) benefits.
	Inpatient services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	See your policy or <u>plan</u> document for additional information about EAP benefits.
<b>If you are pregnant</b>	Office Visits	No Charge	No Charge	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Benefits include Doula Services. Doula support allowance: \$1500 per pregnancy.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	None
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	Limited to 60 visits per calendar year.
	<u>Rehabilitation services</u>	\$10 <u>copay</u> per visit, <u>deductible</u> does not apply	\$10 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	Limits per calendar year: Physical, Occupational, Speech, Pulmonary: 20 visits each; Cardiac: 36 visits
	<u>Habilitative services</u>	\$10 <u>copay</u> per visit, <u>deductible</u> does not	\$10 <u>copay</u> per visit, <u>deductible</u> does not	Not Covered	Services are provided under and limits are combined with <u>Rehabilitation Services</u>

\*For more information about limitations and exceptions, see the plan or policy document at [welcometouhc.com](http://welcometouhc.com).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider with Referral (You will pay the least)	Network Provider without Referral (You may pay more)	Out-of-Network Provider (You will pay the most)	
		apply	apply		above. No limits apply for treatment of autism or early childhood intervention.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	Limited to 60 days per calendar year (combined with inpatient rehabilitation).
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	Covers 1 per type of DME (including repair/replacement) every 3 years.
	<u>Hospice services</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	None
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	Not Covered	Not Covered	No coverage for Children's eye exams.
	Children's glasses	Not Covered	Not Covered	Not Covered	No coverage for Children's glasses.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	No coverage for Children's dental check-up.

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- |                       |  |                            |
|-----------------------|--|----------------------------|
| • Acupuncture         | • Glasses  | • Private duty nursing     |
| • Bariatric surgery   | • Infertility treatment                            | • Routine eye care (Adult) |
| • Cosmetic surgery    | • Long Term Care                                   | • Weight loss programs     |
| • Dental care (Adult) | • Non-emergency care when traveling outside the US |                            |

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- |  |                |  |
|--|----------------|--|
| • Chiropractic (manipulative) care - 20 visits per calendar year | • Hearing aids | • Routine foot care (covered for certain conditions) |
|--|----------------|--|

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: the Member Service number listed on the back of your ID card or [myuhc.com](http://myuhc.com) or the Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform) or Texas Department of Insurance at 1-800-252-3439 or [tdi.texas.gov](http://tdi.texas.gov).

### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

### Does this plan meet the Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-633-2446.

Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-633-2446.

Navajo (Diné): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-633-2446.

Pennsylvania Dutch (Deutsch): Fer Hilf griegie in Deutsch, ruf 1-866-633-2446 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-633-2446.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-866-633-2446.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-866-633-2446.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-866-633-2446.

*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

**About these Coverage Examples:**



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$4000
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	100%

This EXAMPLE event includes services like:  
Specialist office visits (pre-natal care)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
Diagnostic tests (ultrasounds and blood work)  
Specialist visit (anesthesia)

<b>Total Example Cost</b>	<b>\$12,700</b>
<b>In this example, Peg would pay:</b>	
<i>Cost Sharing</i>	
<u>Deductibles</u>	<b>\$4000</b>
<u>Copayments</u>	<b>\$400</b>
<u>Coinsurance</u>	<b>\$1200</b>
<i>What isn't covered</i>	
Limits or exclusions	<b>\$60</b>
<b>The total Peg would pay is</b>	<b>\$5660</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$4000
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	100%

This EXAMPLE event includes services like:  
Primary care physician office visits (including disease education)  
Diagnostic tests (blood work)  
Prescription drugs  
Durable medical equipment (glucose meter)

<b>Total Example Cost</b>	<b>\$5,600</b>
<b>In this example, Joe would pay:</b>	
<i>Cost Sharing</i>	
<u>Deductibles</u>	<b>\$200</b>
<u>Copayments</u>	<b>\$600</b>
<u>Coinsurance</u>	<b>\$0</b>
<i>What isn't covered</i>	
Limits or exclusions	<b>\$0</b>
<b>The total Joe would pay is</b>	<b>\$800</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$4000
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	100%

This EXAMPLE event includes services like:  
Emergency room care (including medical supplies)  
Diagnostic test (x-ray)  
Durable medical equipment (crutches)  
Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>	
<u>Deductibles</u>	<b>\$2100</b>
<u>Copayments</u>	<b>\$200</b>
<u>Coinsurance</u>	<b>\$0</b>
<i>What isn't covered</i>	
Limits or exclusions	<b>\$0</b>
<b>The total Mia would pay is</b>	<b>\$2300</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.